

AMENDMENTS TO THE CLAIMS

Claims 1-19 (Cancelled)

Claim 20 (new): An information portal system comprising:
computer implemented logic, at a portal server, for authenticating a user attempting to
log onto the portal server;

web page logic, at the portal server, for presenting to the user a user-specific link to an
institution server, the user-specific link for enabling the user to authenticate itself with the
institution server based upon user-institution authentication data, the authentication of the user with
the institution server resulting in authorization of the portal system to receive user data from the
institution;

computer implemented logic, at the portal server, for initiating establishment of a portal-
institution interface for enabling the portal server to authenticate itself with the institution server
using portal authentication data, and to receive the user data if the authentication of the user with
the institution server was successful; and

computer implemented logic, at the portal server, for performing on the user data an
action selected from a first set of actions.

Claim 21 (new): The information portal system of claim 20, wherein the actions
performable on the user data by the portal server are actions selected from a second set of actions
that is a subset of the first set of actions.

Claim 22 (new): The information portal system of claim 21, wherein the institution is a
financial institution, the user data is financial transaction information, the first set of actions
includes conducting a financial transaction and the second set of actions includes viewing user data
but the second set of actions does not include conducting financial transactions.

Claim 23 (new): The information portal system of claim 20, further comprising the
server of the institution, the server of the institution comprising logic for retaining a user portal ID

from the user-specific link and associating the user portal ID with a user account at the institution to which the user data pertains.

Claim 24 (new): The information portal system of claim 20, wherein the user-specific link is one of a plurality of user-specific links, each of the plurality of user-specific links operable to link the user with an institution at which the user maintains an account, and to provide the user an opportunity to authenticate with the respective linked institution and authorize delivery of user data at that institution to the portal.

Claim 25 (new): The information portal logic of claim 20, wherein the user-specific link presented to the user by the web page logic is further operable to enable the user to authorize the institution server to deliver, to the portal server, user data regarding a plurality of user accounts at the institution, the authorization for each account based on user-institution authentication data corresponding to that account.

Claim 26 (new): A computer program product comprising program code provided on a computer readable medium, the program code operable to:

accept a connection at an institution server, the connection initiated by a user following a link containing a user identification, the link associated with a portal;

enable the user to authenticate with the institution server using user-institution authentication data;

respond to the authentication by associating the user identification with the portal associated with the link; and

service a request by the portal, after authenticating the portal using portal authentication data, by providing, to the portal, data of the user at the institution.

Claim 27 (new): The computer program product of claim 26, wherein the user identification includes a user portal ID, and the institution retains the user portal ID for the association with the portal.

Claim 28 (new): The computer program product of claim 26, wherein the program code is further operable to accept a plurality of connections at the institution server, the connections initiated by a plurality of different users following respective links containing respective user identifications, each link associated with the portal;

enable each user of the plurality to authenticate with the institution server using respective user-institution authentication data;

respond to each authentication by associating respective user identifications with the portal associated with the respective links; and

service requests by the portal, after authenticating the portal using portal authentication data, by providing, to the portal, data of users of the plurality associated with the portal.

Claim 29 (new): The computer program product of claim 26, wherein the program code is further operable to provide the user an opportunity to indicate that the institution may provide, to the portal, information for each of a plurality of user accounts at the institution.

Claim 30 (new): The computer program product of claim 26, wherein the program code is further operable to revoke authorization of the portal to receive the user data.

Claim 31 (new): A computer program product comprising program code provided in a computer readable medium, the program code to:

authenticate a user with a portal by determining whether user provided information matches stored user-portal authentication information;

provide the user a link to an institution server, the link containing user identification information, the link for providing the user an opportunity to indicate to the institution that the portal is authorized to obtain user data stored at the institution by providing user-institution authentication information to the institution server;

authenticate the portal with the institution using portal-institution authentication information;
obtain user data stored at the institution; and
perform on the user data an action selected from a first set of actions.

Claim 32 (new) The computer program product of claim 31, wherein the program code to authenticate the portal with the institution initiates a trusted connection between a portal server and a server of the institution using the portal authentication data; and further comprising program code to provide for reception of the user data, over the trusted connection, through one or more of batch requests and user initiated requests.

Claim 33 (new): The computer program product of claim 31, wherein the program code is further operable to authenticate a plurality of users with the portal by determining whether respective user-provided information matches respective stored user authentication information; and

provide each user a link to the institution server, the link provided to each user containing user identification information for that user, the link for providing that user an opportunity to indicate to the institution server that the portal may obtain user data stored at that institution.

Claim 34 (new): The computer program product of claim 31, wherein the program code is further operable to indicate to the institution that the user-portal identification is no longer valid.

Claim 35 (new): The computer program product of claim 31, wherein the user identification includes a user portal ID, and the institution server retains the user portal ID for determining whether the portal is authorized to obtain the user data at that institution.